

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (**Currently amended**) A method performed by a service provider of recovering at least a portion of a predetermined amount of overpaid benefits made to a disabled individual by a third party, the method comprising:

a). obtaining from the disabled individual preauthorization for direct recovery of the overpaid benefits from a deposit account of the disabled individual, wherein said preauthorization allows for direct recovery of the overpaid benefits ~~[[if]]~~ when the disabled individual is awarded Social Security disability insurance benefits (SSDI);

b). filing a claim with the Social Security Administration (SSA) for SSDI on behalf of the disabled individual;

c). obtaining SSDI for the disabled individual as a result of the filing of the claim with the SSA;

d). verifying that the disabled individual's deposit account has sufficient funds to cover a withdrawal of at least a portion of the predetermined amount of overpaid benefits after a direct deposit of the SSDI by the SSA into the individual's deposit account;

e). recovering from the deposit account, by a computer, at least a portion of the predetermined amount of overpaid benefits previously provided to the disabled person by the third party;

f). providing the third party with access to an interactive computer program, wherein the interactive computer program comprising ~~enables the third party to to obtain~~ information regarding the progress of one or more of the steps a) – e); and

g). returning at least a portion of the recovered amount of overpaid benefits to the third party.

2. **(Previously presented)** The method of claim 1 further comprising electronically receiving information regarding the predetermined amount of overpaid benefits from the third party after the third party accesses the interactive computer program.

3. **Canceled**

4. **(Currently amended)** A method performed by a service provider of recovering overpaid disability insurance benefits paid to a claimant by a client of the service provider, the method comprising:

a). obtaining preauthorization from the claimant for electronic ~~capture~~ recovery of the overpaid disability insurance benefits before the receipt of a Social Security disability insurance benefits (SSDI) payment;

b). assisting the claimant in setting up direct deposit of SSDI into a deposit account of the claimant;

c). receiving a debit run date from the SSA regarding the direct deposit of SSDI into the deposit account of the claimant;

e d). verifying that the claimant's deposit account has sufficient funds to cover a withdrawal of a predetermined amount of overpaid disability insurance benefits after a direct deposit of a SSDI payment into the claimant's deposit account;

d e). electronically recovering, by computer, from the claimant's deposit account at least a part of the predetermined amount of overpaid disability insurance benefits previously provided to the claimant by the client; wherein the electronic ~~capture~~ recovery is completed after a SSDI payment is directly deposited in the claimant's deposit account;

e f). returning at least a portion of the amount of the recovered overpaid disability insurance benefits to the client; and

~~f.g).~~ g). providing the client access to an interactive computer program through a website of the service provider, ~~wherein the interactive computer program allows the client to engage~~ configured to allow engagement in one or more activities selected from the group of activities consisting of monitoring the progress of one or more of the steps a) – ~~[[e]] f)~~, calculating an amount of an overpaid disability insurance benefit, submitting an amount of an overpaid disability insurance benefit, making a referral of a claimant, and viewing a list of the client's claimants.

5. **Canceled**

6. (**Currently amended**) A data processing system employed by a service provider for managing to manage a disability insurance overpayment recovery service for recovery of an overpaid benefit from a claimant, comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a.) ~~enabling monitoring by a~~ third party client ~~to monitor~~ of the progress of a claim for Social Security disability insurance benefits (SSDI) filed on behalf of a claimant and the receipt of an award of SSDI from the Social Security Administration (SSA) by the claimant;

b.) ~~enabling accessing to~~ a database of a service provider by the third party client, said database including data from which an overpaid amount of benefits paid to the claimant by the third party client ~~can be~~ is calculated and submitted to the service provider by the third party client;

c.) confirming that the claimant has provided preauthorization to recover from a deposit account overpaid benefits paid to the claimant by the third party;

d.) verifying by the service provider that the claimant's deposit account has sufficient funds to cover a withdrawal of the submitted amount of overpaid benefits; and

e.) ~~e).~~ recovering from ~~[[a]]~~ the claimant's deposit account at least a part of the submitted overpaid amount of benefits paid to the claimant by the third party client after the award of SSDI by SSA and receipt of SSDI payments~~[[;]]~~ and

~~d).~~ ~~returning at least a portion of the recovered predetermined amount of overpaid benefits to the third party client.~~

7. **(Currently amended)** A method performed by a service provider of obtaining Social Security disability insurance benefits (SSDI) for a claimant and recovering an overpayment of benefits previously paid to the claimant by a third party, the method comprising:

determining if that the claimant qualifies for SSDI from the Social Security Administration (SSA);

filing a claim for the claimant with the SSA to obtain an award of SSDI ~~if the claimant qualifies for an award of SSDI from the SSA;~~

obtaining preauthorization from the claimant to recover from a deposit account overpaid benefits paid to the claimant by the third party;

assisting the claimant in signing up for direct transfer of SSDI from the SSA to the deposit account;

~~determining~~ requesting from the SSA a date and an amount of the direct transfer of SSDI from the SSA to the deposit account;

~~determining an amount of the SSDI to which the claimant is entitled;~~

~~allowing access by~~ providing the third party access to an interactive computer program ~~wherein the interactive computer program allows~~ configured to permit the third party to submit an amount of overpaid benefits paid to the claimant by the third party through the interactive computer program;

~~receiving information regarding the amount of overpaid benefits submitted by the~~
~~third party;~~

verifying that the deposit account has sufficient funds to cover a withdrawal of at least a part of the amount of overpaid benefits;

automatically recovering from the deposit account, by computer, at least a part of the overpaid amount; and

returning at least a portion of the recovered overpaid amount to the third party.

8. **Canceled**

9. **Canceled**

10. **Canceled**

11. **Canceled**

12. **(Currently amended)** A method performed by a service provider of capturing an amount of overpaid benefits paid to a claimant by a third party after an award of Social Security disability insurance benefits (SSDI) to the claimant, the method comprising:

obtaining authorization from the claimant for capture of the overpaid benefits;

providing the third party access to an interactive computer program of the service provider wherein the interactive computer program ~~provides~~ comprises information ~~[[to]]~~ for the third party regarding the progress of the capture of the overpaid benefit by the service provider;

~~enabling the third party to electronically submit to the service provider information regarding the amount of overpaid benefits to be captured;~~

~~receiving electronically from the third party the information regarding the an~~ amount of overpaid benefits to be captured;

verifying that a claimant deposit account has sufficient funds to cover a withdrawal of at least a part of the amount of overpaid benefits to be captured after a direct deposit of SSDI into the claimant deposit account;

electronically capturing at least a part of the amount of overpaid benefits by computer from the claimant deposit account; and

returning at least a portion of the recovered overpaid benefits to the third party.

13. **(Previously presented)** The method of claim 12 further comprising assisting the claimant in signing up with the Social Security Administration (SSA) for a direct deposit of the SSDI into the claimant's deposit account.

14. **(Currently amended)** The method of claim ~~[[13]]~~ 12 further ~~comprising~~ wherein the step of obtaining authorization from the claimant ~~to electronically~~ for capture of the predetermined overpaid amount of benefits from the claimant's deposit account

occurs before the SSA makes a direct deposit of the SSDI into the claimant's deposit account.

15. **(Currently amended)** The method of claim ~~[[13]]~~ 12 ~~further comprising wherein the step of obtaining authorization from the claimant to electronically for capture the overpaid amount of benefits from the claimant's deposit account~~ occurs after the SSA makes a direct deposit of the SSDI into the claimant's deposit account.

16. **(Currently amended)** A data processing system for managing an overpayment recovery service performed by a service provider for recovery of an overpaid benefit from a disabled individual previously paid by a third party, comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a). determining ~~[[if]]~~ that the disabled individual qualifies to receive Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA);

b). enabling the service provider to file a claim for SSDI with the SSA on behalf of the disabled individual;

c). confirming that the disabled individual has provided preauthorization to recover from a deposit account overpaid benefits paid to the disabled individual by the third party;

~~d e).~~ ~~allowing access to~~ providing a third party access to a database containing comprising information regarding the progress of the ~~recovery service~~ wherein ~~the database allows the third party to obtain information on the progress~~ of the claim for SSDI and receipt of an award of SSDI from the SSA; and

e).

recovering from the deposit account at least a part of the overpaid benefit; after the award of SSDI by SSA and receipt of the SSDI in the deposit account.

17. **Canceled**

18. **Canceled**

19. **Canceled**

20. **Canceled**

21. **(Previously presented)** The method of claim 12 further comprising the step of deducting a service fee from the recovered overpaid benefits before returning the at least a portion of the recovered overpaid benefits to the third party.

22. **(Currently amended)** The method of claim 12 ~~further comprising~~ wherein the step of obtaining from the ~~claimant~~ authorization from the claimant for ~~electronically capturing~~ capture of the at least a part of the amount of overpaid benefits from the ~~deposit account of the claimant~~ is performed by telephone, by computer or by written form.

23. **Canceled**

24. **Canceled**

25. **Canceled**

26. (**Currently amended**) A method performed by a service provider comprising:

a) obtaining preauthorization from a disabled individual for recovery of overpaid benefits;

ba). obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for ~~[[a]]~~ the disabled individual;

c. requesting from the SSA a date and an amount of a direct transfer of SSDI benefits from the SSA to a deposit account of the disabled individual;

db). verifying that ~~[[a]]~~ the deposit account of the disabled individual has sufficient funds to cover a withdrawal of a predetermined amount of overpaid benefits made to the disabled individual by a third party client of the service provider;

ee.) automatically recovering, by a computer, the predetermined amount of overpaid benefits from the disabled individual's deposit account; and

fd.) granting providing access ~~by the third party client~~ access to an interactive computer program maintained by the service provider, the interactive computer program comprising data regarding ~~the recovery of the predetermined amount of the overpaid benefits, wherein the access to the interactive computer program allows the third party to obtain information regarding~~ one or more of steps a) – e e).

27. (**Currently amended**) The method of claim 26 wherein the ~~access to the interactive computer program~~ is configured to accept ~~further allows the third party to submit by computer to the service provider information from the third party client~~

regarding the predetermined ~~overpayment~~ amount of overpaid benefits made to the disabled individual by the third party client ; ~~said method further including electronically receiving by the service provider the information regarding the predetermined amount from the third party.~~

28. **Canceled**

29. **(Currently amended)** A computerized method of obtaining Social Security disability insurance benefits (SSDI) for a claimant and recovering an amount of overpaid benefits previously paid to the claimant by a third party, comprising:

determining ~~[[if]]~~ that the claimant qualifies for SSDI from the Social Security Administration (SSA);

filing a claim for the claimant with the SSA to obtain an award of SSDI ~~if the claimant qualifies for an award of SSDI from the SSA;~~

~~has received an;~~

obtaining authorization from the claimant to access a deposit account held by the claimant;

assisting the claimant in setting up direct payment of SSDI from the SSA into the deposit account;

providing the third party with access to a computer database through a website wherein the third party can submit an amount of overpaid benefits to be recovered from the claimant's deposit account;

verifying that the deposit account held by the claimant has sufficient funds to cover a withdrawal of at least a part of the overpaid benefits after direct payment of SSDI into the deposit account;

recovering by a computer from the claimant's deposit account at least a part of the overpaid benefits;

deducting a service provider's fee from the recovered overpaid benefits; and

returning the remainder of the recovered overpaid benefits to the third party.

30. **(Previously presented)** The method of claim 2 comprising a step of notifying the third party if information regarding the amount of overpaid benefits to be recovered is still required in order to recover the amount of overpaid benefits.

31. **Canceled**

32. **(Previously presented)** The method of claim 4 further comprising electronically notifying the client that the recovery was made.

33. **(Currently amended)** The method of claim 1 further comprising deducting a service provider's fee from the ~~calculated overpayment~~ at least a part of the ~~predetermined portion of the recovered amount of overpaid benefits recovered from the claimant's deposit account.~~

34. **(Previously presented)** The method of claim 1 further comprising assisting the claimant in setting up direct payment of SSDI from the SSA to the deposit account.

35. **(Currently amended)** The method of claim 1 wherein the step of providing the third party with access to an interactive computer program further comprises ~~allowing~~ providing the third party with access to an interactive computer program through a website.